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22-January-2012

12 JAN 23 AM 11:04

U.S. BANKRUPTCY COURT  
ST. PAUL, MN

Judge Dennis D O'Brien  
232 Warren E. Burger Federal Building and US Courthouse  
316 North Robert Street  
St. Paul, MN 55101

Dear Judge O'Brien,

I'm writing to the court concerning the bankruptcy case of Israel and Jennifer McKinney (case #11-61215). There are several discrepancies in the McKinney's bankruptcy filing concerning their income; specifically Jennifer McKinney's income.

First, Ms. McKinney states her primary business is her photography business and blog. However, she has allowed the domain to expire making it impossible for her to derive income from it.

Screenshot of a web browser showing the WHOIS search results for [www.networksolutions.com/whois-search/jennifermckinneyphotography.com](http://www.networksolutions.com/whois-search/jennifermckinneyphotography.com). The domain name is circled in red.

Domain Name: JENNIFERMCKINNEYPHOTOGRAPHY.COM

Registrant Contact:

Reactivation Period: ()

FAX:  
15801 NE 24th Street  
Bellevue, WA 98004  
US

Administrative Contact:

Reactivation Period (Reactivation-Pending@enom.com)  
+1.4252744500  
Fax: +1.4259744791  
15801 NE 24th Street  
Bellevue, WA 98004  
US

Technical Contact:

Reactivation Period (Reactivation-Pending@enom.com)  
+1.4252744500  
Fax: +1.4259744791  
15801 NE 24th Street  
Bellevue, WA 98004  
US

Status: Locked

Name Servers:

dns1.name-services.com  
dns2.name-services.com  
dns3.name-services.com  
dns4.name-services.com  
dns5.name-services.com

Creation date: 16 Dec 2007 02:59:57  
Expiration date: 16 Dec 2011 02:59:52

Get Noticed on the Internet! Increase visibility for this domain name by listing [www.whoisbusinesslistings.com](http://www.whoisbusinesslistings.com)

The data in this whois database is provided to you for information purposes only, that is, to assist you in obtaining information about or related to a domain name registration record. We make this information available "as is" and do not warrant its accuracy. By submitting a

GOING ONCE  
SOLD!  
Domain name you want  
expiring SOON?  
Bid now, it could be yours.  
Backorder domain names with Namecheap - the  
premiere auction platform for expired domains.  
LEARN MORE

Second, Ms. McKinney failed to list her monetized blog ([www.mckmamma.com](http://www.mckmamma.com) / [mycharmingkids.net](http://mycharmingkids.net)) as a source of income. This is the blog on which Ms. McKinney sells advertising and advertizes her photography shoots and classes.

The screenshot shows the homepage of the [McKMama](http://www.mckmamma.com) blog. At the top, there's a navigation bar with links for deals, art, food, photography, homeschool, and life. A search bar and a 'GO' button are also present. A large banner at the top features the text "it's on the house." and "free in-home local delivery." Below the banner, there's a section titled "I've never done yoga" with a paragraph of text. To the right, there's a sidebar for "THE MCKMAMA COMMUNITY" featuring a "fanpage for doggies" link and a "blogtray" link. A handwritten annotation with an arrow points to the banner, labeling it as a "Sponsored Ad".

**Sponsored Ad**

**it's on the house.**  
free in-home local delivery.

I've never done yoga

The bug problem persists at our house, even though for a while we thought it was over and even now it's under control. It's a big frustration, and our landlord sadly refuses to help. We've been taking care of it the best way we know how and have been trying to come to a fair and agreeable solution. Some big decisions about how we will move forward from here though will be made soon. What is best for our family? That's my focus.

Lilie still hasn't given birth. I honestly cannot believe it. I dream about her, the other night it was that I was able to watch her give birth. She is so wide, I feel terrible for her. Except that I praise her when she holds off; it won't be fun for anyone if she gives birth during the bitter cold we're experiencing lately.

SHOP NOW

Shop online for thousands of  
small local stores or individuals  
through Facebook.

THE MCKMAMA COMMUNITY

DOGGIES FOR DOGGIES  
Anyone else have a facebook fan page for their family or business?  
<http://www.facebook.com/doggiesfor>

blogtray

Visit my community >

Third, Ms. McKinney has been offering, and continues to offer, photography classes at \$45 a person. She also offers personal instruction at \$50 an hour. This is also not listed among her stated sources of income.

January online photography

All classes are \$45 for a two hour interactive class. A webcam and microphone on your computer are helpful, but not necessary. The schedule for the classes is as follows:

**Wednesday, January 18, 1 pm Central, Lightroom Basics**  
**Wednesday, January 18, 6:00 pm Central Camera Basics**  
**Saturday, January 21, 8:30 pm Central, Camera Advanced**  
**Monday, January 23, 9:00 am Central, Camera Basics**  
**Tuesday, January 24, 7:00 pm Central, Camera Advanced**  
**Friday, January 27, 9:00 pm Central, Lightroom Basics**  
**Saturday, January 28, 8:30 am Central, Camera Basics**

Just email me at [contact.mckmama@gmail.com](mailto:contact.mckmama@gmail.com) to sign up for one of the classes or request more information!

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Fourth, Ms. McKinney requires payment for her photoshoots and photography classes through PayPal. Yet there is no mention of her PayPal account in her filing.

online photography works!

whatever time works for you. \$50 an hour.

To sign up for any class, please email me at [contact.mckmama@gmail.com](mailto:contact.mckmama@gmail.com). Use the name of the workshop(s) you are interested in as the email subject. First come, first served! Payment is due via PayPal when you sign up. I've give you the scoop on that and more details when you wrote. Also, I'll try to update this post a few times today with how many people are already in each workshop so you'll know which ones you can still get into.

Hope to see you soon!

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These are just a handful of "misunderstandings" stated, or not stated as the case may be, in the McKinney's paperwork. I implore the trustee to dig deeper into the McKinney's actual finances before considering discharging their bankruptcy.

Sincerely,  
Carrie Louise Coddington

Concerned Citizen and Taxpayer

# fax

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12 JAN 23 AM 11:04

U.S. BANKRUPTCY COURT  
ST. PAUL, MN

Recipient Information

To: Judge Dennis O'Brien  
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Sender Information

From: Carrie Coddington  
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Sent on: Sunday, January 22 2012 at 5:48 AM EST